

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARY A. SPENCER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10687

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/06/2018 and confirmed on 9/26/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		82,411.08
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		82,411.08

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,278.36	
Trustee Fee	3,912.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,190.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	27,493.00	0.00	27,493.00
	Acct: 6936				
	MIDFIRST BANK SSB*	8,156.31	8,156.31	0.00	8,156.31
	Acct: 6936				
	AMERICAN HONDA FINANCE CORP*	6,029.48	6,029.48	366.71	6,396.19
	Acct: 7938				
					42,045.50

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MARY A. SPENCER	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	1,778.36	1,778.36	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2-24				
	STEIDL & STEINBERG	2,500.00	2,500.00	0.00	0.00
	Acct:				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	0.00	5,172.56	0.00	5,172.56
	Acct: 3365				
					5,172.56

Unsecured					
	NAVIENT SOLUTIONS LLC O/B/O AIDVANT	0.00	22,400.00	0.00	22,400.00
	Acct: 8506				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	939.76	939.76	0.00	939.76
	Acct: 2869				
	PRA/PORTFOLIO RECOVERY ASSOC	1,537.97	1,537.97	0.00	1,537.97
	Acct: 9633				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	574.16	574.16	0.00	574.16
	Acct: 4828				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5074				
	CITIBANK NA**	148.65	148.65	0.00	148.65
	Acct: 1038				
	CLARION HOSPITAL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	COMMERCIAL ACCEPTANCE	0.00	0.00	0.00	0.00
Acct:					
	THE SOS GROUP	372.47	372.47	0.00	372.47
Acct: 5806					
	JCPENNEY	0.00	0.00	0.00	0.00
Acct: 0889					
	CAPITAL ONE BANK (USA) NA BY AMERIC.	1,029.20	1,029.20	0.00	1,029.20
Acct: 2363					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 7290					
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
Acct:					
	ARS NATIONAL SERVICE	0.00	0.00	0.00	0.00
Acct:					
	CBJ CREDIT RECOVERY	0.00	0.00	0.00	0.00
Acct:					
	ENCORE RECEIVABLES MGT INC++	0.00	0.00	0.00	0.00
Acct:					
	MONARCH RECOVERY MANAGEMENT++	0.00	0.00	0.00	0.00
Acct:					
	THE SOS GROUP++	0.00	0.00	0.00	0.00
Acct:					
					27,002.21

TOTAL PAID TO CREDITORS

74,220.27

TOTAL CLAIMED

PRIORITY 0.00

SECURED 14,185.79

UNSECURED 4,602.21

Date: 03/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MARY A. SPENCER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10687

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Mary A. Spencer
Debtor

Case No. 18-10687-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 27, 2024

Form ID: pdf900

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:

Recip ID	Recipient Name and Address
db	+ Mary A. Spencer, PO Box 289, Sligo, PA 16255-0289
14876602	Capital One, PO Box 2477001, Omaha, NE 68124
14876606	+ Clarion Hospital, PO Box 16157, Rocky River, OH 44116-0157
14876607	+ Daniel Lutz, Esq., Shapiro & DeNardo, 3600 Horizon Dr., Suite 150, King of Prussia, PA 19406-4702
14876608	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14892991	+ The SOS Group, Collection Agency, PO Box 16211, Rocky River, OH 44116-0211

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2024 00:28:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2024 00:28:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14876609	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 28 2024 00:30:00	Honda Finance, P.O. Box 7829, Philadelphia, PA 19101
14892986	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 28 2024 00:30:00	Honda Financial, P.O. Box 7829, Philadelphia, PA 19101-7829
14883574	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 28 2024 00:30:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14876600	+ Email/Text: legal@arsnational.com	Mar 28 2024 00:29:00	ARS National, PO Box 469046, Escondido, CA 92046-9046
14876601	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 28 2024 00:29:00	Barclay Card, 125 S. West Street, Wilmington, DE 19801-5014
14876604	+ Email/Text: matthartweg@cbjcredit.com	Mar 28 2024 10:13:00	CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
14889656	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2024 00:37:07	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14876603	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:37:25	Care Credit/Synchrony Bank, P.O. Box 981475, El Paso, TX 79998-1475
14876605	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2024 00:37:27	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
14915465	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2024 00:36:53	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

District/off: 0315-1

User: auto

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Date Rcvd: Mar 27, 2024

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Total Noticed: 31

14892983	Email/Text: dylan.succa@commercialacceptance.net	Mar 28 2024 00:28:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
14892985	+ Email/Text: hmcgrp@aol.com	Mar 28 2024 00:29:00	HMC Group, 29065 Clemens Road, Westlake, OH 44145-1179
14876610	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:36:56	JC Penney Rewards Credit Card, PO Box 965009, Orlando, FL 32896-5009
14876611	Email/Text: compliance@monarchrm.com	Mar 28 2024 00:28:00	Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
15105609	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 28 2024 00:37:28	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6051
14876612	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2024 00:28:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14883589	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2024 00:28:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14928792	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 28 2024 00:37:23	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14892990	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 28 2024 00:36:56	Navient/Dept. of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14910867	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:37:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14877691	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:37:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905528	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2024 00:28:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14895093	^ MEBN	Mar 28 2024 00:20:35	THE SOS GROUP, 29065 CLEMENS RD STE 200, WESTLAKE, OH 44145-1179

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14892976	*+	ARS National, PO Box 469046, Escondido, CA 92046-9046
14892977	*+	Barclay Card, 125 S. West Street, Wilmington, DE 19801-5014
14892980	*+	CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
14892978	*	Capital One, PO Box 2477001, Omaha, NE 68124
14892979	*	Care Credit/Synchrony Bank, P.O. Box 981475, El Paso, TX 79998-1475
14892981	*+	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
14892982	*+	Clarion Hospital, PO Box 16157, Rocky River, OH 44116-0157
14892984	*	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14892987	*	JC Penney Rewards Credit Card, PO Box 965009, Orlando, FL 32896-5009
14892988	*P++	MONARCH RECOVERY MANAGEMENT INC, ATTN COMPLIANCE, 3260 TILLMAN DRIVE, SUITE 75, BENSALEM PA 19020-2059, address filed with court., Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
14892989	*+	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-1

User: auto

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Date Rcvd: Mar 27, 2024

Form ID: pdf900

Total Noticed: 31

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Mary A. Spencer julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 6